



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [SVB FINANCIAL GROUP](#)

City/State [SANTA CLARA, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [116,046,446](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SVB FINANCIAL GROUP](#)
[3003 TASMAN DRIVE](#)
[SANTA CLARA, CA 95054](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	85,341,180			63,204,818			55,389,718			48,396,999					
Net income (\$000)	1,208,368			1,136,856			973,840			490,506					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66	2.94	2.92	44			
+ Non-interest income	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59	1.16	1.35	45			
- Overhead expense	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21	2.10	2.72	18			
- Provision for credit losses	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64	0.18	0.16	63			
+ Securities gains (losses)	0.07	0.02	88	-0.01	0.01	14	0	0	29	-0.01	0.01	11			
+ Other tax equivalent adjustments	0	0	79	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94	1.81	1.43	79			
Net operating income	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91	1.01	0.89	61			
Net income	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91	1.01	0.90	59			
Net income (Subchapter S adjusted)				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17	3.13	3.80	15			
Interest expense	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1	0.10	0.60	3			
Net interest income (tax equivalent)	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54	3.03	3.19	32			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65	0.27	0.24	71			
Earnings coverage of net loan and lease losses (X)	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70	16.52	19.67	61			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65	1.10	0.98	65			
Allowance for loan and lease losses / Total loans and leases	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67	1.10	0.96	66			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.23	0.71	10	0.31	0.57	23	0.33	0.61	21	0.52	0.72	31			
30-89 days past due loans and leases / Total loans and leases	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63	0.68	0.47	82			
Liquidity and Funding															
Net noncore funding dependence	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8	-1.48	17.03	7			
Net short-term noncore funding dependence	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12	-9.08	4.83	11			
Net loans and leases / Total assets	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15	44.62	62.73	17			
Capitalization															
Tier 1 leverage ratio	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31	8.34	9.53	18			
Holding company equity capital / Total assets	7.08	11.16	5	9.06	12.43	10	8.97	12.22	7	8.16	11.94	4			
Total equity capital (including minority interest) / Total assets	7.27	11.29	4	9.28	12.57	12	9.23	12.27	9	8.43	12.01	5			
Common equity tier 1 capital / Total risk-weighted assets	11.04	12.38	32	12.58	12.17	65	13.41	12.12	77	12.78	12.19	70			
Net loans and leases / Equity capital (X)	5.44	5.58	48	5.08	5.21	50	5.48	5.29	53	5.47	5.27	54			
Cash dividends / Net income	1.42	42.30	9	0	33.12	3	0	27.31	5	0	31.29	5			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	62.57	16.68	96	25.19	9.26	85	11.33	7	77	14.60	8.28	78			
Equity capital	27.04	6.99	91	26.47	10.49	84	22.40	7.89	86	14.75	10.18	77			
Net loans and leases	36.14	9.07	93	17.12	9.10	82	22.78	7.89	89	16.15	9.38	78			
Noncore funding	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74	30.75	5.59	80			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68	16.64	12.69	71			
Equity investment in subsidiaries / Equity capital	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7	92.18	102.10	12			
Cash from ops + noncash items + op expense / Op expense + dividends	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89	201.22	148.20	77			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,520,021	1,599,165	1,358,480	1,025,788		-4.95	119.29
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	1,520,021	1,599,165	1,357,522	1,025,788		-4.95	119.29
Tax-exempt income on loans and leases.....	0	0	958	0			
Estimated tax benefit on income on loans and leases.....	0	0	248	0			
Income on loans and leases (tax equivalent).....	1,520,021	1,599,165	1,358,728	1,025,788		-4.95	119.29
Investment interest income (tax equivalent).....	712,471	627,069	585,176	420,271		13.62	104.32
Interest on balances due from depository institutions.....	24,259	91,661	32,659	20,584		-73.53	303.17
Interest income on other earning assets.....	2,084	4,482	5,308	3,044		-53.50	-55.20
Total interest income (tax equivalent).....	2,258,835	2,322,377	1,981,871	1,469,687		-2.74	114.61
Interest on time deposits of \$250K or more	662	151	14	18		338.41	
Interest on time deposits < \$250K.....	89	69	10	12		28.99	
Interest on foreign office deposits	6,590	25,524	1,175	1,044		-74.18	554.42
Interest on other deposits	52,877	151,928	28,106	7,602		-65.20	1117.52
Interest on other borrowings and trading liabilities.....	3,314	3,592	14,580	3,638		-7.74	-1.60
Interest on subordinated debt and mandatory convertible securities	21,795	31,543	32,036	32,456		-30.90	-30.86
Total interest expense.....	85,327	212,807	75,921	44,770		-59.90	111.51
Net interest income (tax equivalent).....	2,173,508	2,109,570	1,905,950	1,424,917		3.03	114.73
Non-interest income.....	1,683,750	1,222,310	742,916	560,272		37.75	260.55
Adjusted operating income (tax equivalent)	3,857,258	3,331,880	2,648,866	1,985,189		15.77	160.77
Overhead expense.....	2,065,110	1,613,493	1,191,772	1,017,021		27.99	165.43
Provision for credit losses.....	189,443	94,183	84,291	85,939			94.04
Securities gains (losses)	61,165	-3,905	-740	-5,189			4992.84
Other tax equivalent adjustments	1	0	0	0			
Pretax net operating income (tax equivalent).....	1,758,111	1,622,351	1,372,111	877,040		8.37	190.73
Applicable income taxes	447,587	425,685	351,561	355,463		5.15	95.66
Tax equivalent adjustments	16,230	11,949	9,202	2,399		35.83	1300.35
Applicable income taxes (tax equivalent).....	463,817	437,634	360,763	357,862		5.98	101.74
Minority interest	85,926	47,861	37,508	28,672		79.53	177.93
Net income before discontinued operations, net of minority interest	1,208,368	1,136,856	973,840	490,506		6.29	251.37
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	1,208,368	1,136,856	973,840	490,506		6.29	251.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,294,294	1,184,717	1,011,348	519,178		9.25	245.31
Investment securities income (tax equivalent).....	712,471	627,069	585,176	420,271		13.62	104.32
US Treasury and agency securities (excluding mortgage-backed securities)	103,003	124,944	140,993	159,655		-17.56	-38.27
Mortgage-backed securities	531,817	443,956	400,615	252,478		19.79	199.16
All other securities	77,651	58,169	43,568	8,138		33.49	1809.76
Cash dividends declared.....	17,150	0	0	0			
Common	0	0	0	0			
Preferred	17,150	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.65	3.27	14	3.67	4	24	3.58	3.87	28	3.04	3.47	19			
Less: Interest expense	0.10	0.48	1	0.34	0.98	6	0.14	0.79	2	0.09	0.55	3			
Equals: Net interest income (tax equivalent)	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66	2.94	2.92	44			
Plus: Non-interest income	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59	1.16	1.35	45			
Equals: adjusted operating income (tax equivalent)	4.52	4.04	77	5.27	4.41	84	4.78	4.46	71	4.10	4.33	41			
Less: Overhead expense	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21	2.10	2.72	18			
Less: Provision for credit losses.....	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64	0.18	0.16	63			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.02	88	-0.01	0.01	14	0	0	27	-0.01	0.01	11			
Plus: other tax equivalent adjustments	0	0	79	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94	1.81	1.43	79			
Less: Applicable income taxes (tax equivalent).....	0.54	0.23	96	0.69	0.36	94	0.65	0.33	95	0.74	0.55	76			
Less: Minority interest.....	0.10	0	96	0.08	0	96	0.07	0	97	0.06	0	96			
Equals: Net operating income	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91	1.01	0.89	61			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91	1.01	0.90	59			
Memo: Net income (last four quarters)	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91	1.01	0.91	59			
Net income-BHC and noncontrolling (minority) interest	1.52	0.83	92	1.87	1.20	96	1.83	1.25	94	1.07	0.91	66			
Margin Analysis															
Average earning assets / Average assets	95.79	92.32	87	95.50	91.05	89	96.74	91.48	93	97.04	91.61	94			
Average interest-bearing funds / Average assets.....	31.59	64.06	0	26.64	65.57	1	18.76	65.56	0	17.70	65.75	0			
Interest income (tax equivalent) / Average earning assets	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17	3.13	3.80	15			
Interest expense / Average earning assets	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1	0.10	0.60	3			
Net interest income (tax equivalent) / Average earning assets	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54	3.03	3.19	32			
Yield or Cost															
Total loans and leases (tax equivalent).....	4.08	4.27	43	5.35	5.09	72	5.30	4.95	76	4.85	4.52	75			
Interest-bearing bank balances	0.21	0.27	37	1.60	2.04	25	1.61	1.64	46	0.83	1.05	23			
Federal funds sold and reverse repos	0.31	0.68	37	1.26	2.44	14	1.84	2.17	32	0.87	1.41	28			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	2.74	3.51	11	3.83	4.36	18	3.68	4.20	18	3.12	3.73	16			
Investment securities (tax equivalent)	2.23	2.25	47	2.58	2.76	37	2.36	2.68	24	1.87	2.47	11			
US Treasury and agency securities (excluding mortgage-backed securities)	2.20	1.75	73	2	2.32	33	1.86	2.05	37	1.59	1.62	45			
Mortgage-backed securities	1.91	2.05	30	2.63	2.61	55	2.56	2.50	58	2.07	2.23	36			
All other securities	2.83	3.24	35	3.47	4.06	34	3.04	4.20	21	2.11	3.66	14			
Interest-bearing deposits	0.24	0.53	15	1.09	1.10	53	0.35	0.81	10	0.12	0.49	9			
Time deposits of \$250K or more	1.49	1.42	55	0.72	1.96	4	0.07	1.44	3						
Time deposits < \$250K	1.13	1.36	26	0.86	1.82	7	0.11	1.29	1						
Other domestic deposits	0.25	0.36	37	1.24	0.93	77	0.48	0.67	32						
Foreign deposits	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9	0.05	0.51	6			
Federal funds purchased and repos.....	1.56	0.62	88	2.55	1.86	81	2.33	1.51	81	1.36	0.94	78			
Other borrowed funds and trading liabilities	0.35	1.50	6	0.40	2.38	3	1.22	2.28	6	0.09	1.77	1			
All interest-bearing funds	0.32	0.74	9	1.26	1.49	34	0.73	1.19	16	0.52	0.82	24			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	1,683,750	1,222,310	742,916	560,272	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	85,019	83,958	71,775	55,529	
Trading revenue.....	23,183	32,047	9,330	105,822	
Investment banking fees and commissions.....	612,792	433,568	130,325	56,083	
Insurance activities revenue.....	0	0	0	0	
Venture capital revenue.....	274,800	129,385	116,985	75,039	
Net servicing fees	0	0	0	0	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	335	0	0	0	
Other non-interest income.....	687,621	543,352	414,501	267,799	
Total overhead expenses	2,065,110	1,613,493	1,191,772	1,017,021	
Personnel expense.....	1,314,840	985,538	724,451	603,902	
Net occupancy expense.....	133,636	87,710	69,740	63,810	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	5,382	11,483	0	0	
Other operating expenses.....	611,252	528,762	397,581	349,309	
Fee income on mutual funds and annuities.....	100,650	116,961	86,278	35,282	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	4,460	3,564	2,900	2,438	
Average personnel expense per employee.....	294.81	276.53	249.81	247.70	
Average assets per employee.....	19,134.79	17,734.24	19,099.90	19,851.11	

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	5.98	2.02	86	9.57	2.72	92	11.61	3.08	94	6.30	2.85	81		
Overhead expenses / Net Interest Income + non-interest income	53.76	62.28	19	48.60	61.29	11	45.15	60.88	9	51.29	63.61	13		
Percent of Average Assets														
Total overhead expense	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21	2.10	2.72	18		
Personnel expense.....	1.54	1.30	74	1.56	1.41	63	1.31	1.44	37	1.25	1.42	37		
Net occupancy expense.....	0.16	0.26	11	0.14	0.28	9	0.13	0.28	6	0.13	0.29	8		
Other operating expenses.....	0.72	0.94	37	0.85	0.97	49	0.72	0.97	24	0.72	1	25		
Overhead less non-interest income	0.45	1.25	10	0.62	1.32	11	0.81	1.38	13	0.94	1.34	19		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	53.54	61.82	20	48.43	60.64	10	44.99	60.37	9	51.23	62.73	13		
Personnel expense.....	34.09	32.36	58	29.58	32.39	32	27.35	32.51	20	30.42	32.93	34		
Net occupancy expense.....	3.46	6.58	10	2.63	6.52	6	2.63	6.48	5	3.21	6.70	10		
Other operating expenses.....	15.99	22.28	20	16.21	21.20	20	15.01	20.90	13	17.60	22.41	22		
Total non-interest income	43.65	28.83	82	36.69	29.23	72	28.05	28.50	56	28.22	31.08	50		
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12		
Service charges on domestic deposit accounts	2.20	3.27	30	2.52	3.88	31	2.71	4.15	33	2.80	4.28	35		
Trading revenue.....	0.60	1.28	59	0.96	1.18	62	0.35	0.85	57	5.33	0.90	88		
Investment banking fees and commissions.....	15.89	2.46	93	13.01	3.54	88	4.92	3.42	78	2.83	3.62	70		
Insurance activities revenue.....	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9		
Venture capital revenue.....	7.12	0.01	99	3.88	0.02	99	4.42	0.02	99	3.78	0.01	99		
Net servicing fees	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10		
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets	0.01	3.92	13	0	1.86	12	0	1.61	10	0	1.67	14		
Other non-interest income.....	17.83	9.65	86	16.31	10.04	83	15.65	9.86	83	13.49	10.77	71		
Overhead less non-interest income	9.89	31.93	10	11.74	31.06	11	16.95	31.46	15	23.01	31.19	22		
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.46	18.63	92	26.24	20.56	88	25.62	19.04	90	40.53	32.99	70		
Applicable income tax + TE / Pretax net operating income + TE	26.38	21.18	89	26.98	23.23	85	26.29	21.56	88	40.80	37.95	62		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	4,939,584	4,267,870	3,483,231	3,117,746			15.74	113.49
Commercial and industrial loans	14,713,290	11,428,627	11,408,004	10,724,619			28.74	57.49
Loans to individuals	354,564	181,166	146,971	102,765			95.71	574.55
Loans to depository institutions and acceptances of other banks	0	36,130	35,201	27,208			-100.00	-100.00
Agricultural loans	500	1,330	6,563	4,832			-62.41	-69.14
Other loans and leases	25,173,550	17,412,582	13,431,342	9,276,983			44.57	390.03
Less: Unearned income	0	163,069	173,032	147,837			-100.00	-100.00
Loans and leases, net of unearned income	45,181,488	33,164,636	28,338,280	23,106,316			36.23	169.87
Less: Allowance for loan and lease losses	447,765	304,924	280,903	255,024			46.84	105.76
Net loans and leases	44,733,723	32,859,712	28,057,377	22,851,292			36.14	170.71
Debt securities that reprice or mature in over 1 year	47,414,670	25,646,629	20,632,262	20,598,933			84.88	107.83
Mutual funds and equity securities	280,804	59,200	23,354	75,488			374.33	2420.68
Subtotal	92,429,197	58,565,541	48,712,993	43,525,713			57.82	134.89
Interest-bearing bank balances	16,634,857	5,677,082	2,890,856	1,662,779			193.02	1768.42
Federal funds sold and reverse repos	226,847	289,340	123,611	247,876			-21.60	80.91
Debt securities that reprice or mature within 1 year	90,312	2,211,236	2,645,223	3,112,917			-95.92	-96.16
Trading assets	289,949	198,596	104,134	316,712			46.00	193.07
Total earning assets	109,671,162	66,941,795	54,476,817	48,865,997			63.83	156.14
Non-interest-bearing cash and due from depository institutions	725,980	683,250	524,484	930,102			6.25	53.04
Premises, fixed assets, and leases	294,155	285,628	81,205	78,521			2.99	508.83
Other real estate owned	1,179	0	0	0				
Investment in unconsolidated subsidiaries	115,232	74,190	76,412	75,337			55.32	43.42
Intangible and other assets	5,239,129	3,399,152	1,861,571	1,268,610			54.13	309.57
Total assets	116,046,446	71,384,015	57,020,489	51,218,567			62.57	159.62
Quarterly average assets	103,345,041	69,265,893	57,714,791	50,903,455			49.20	137.09
Average loans and leases (YTD)	37,254,131	29,906,517	25,618,514	21,151,701			24.57	150.21
Memoranda								
Loans held-for-sale	0	0	0	0				
Loans not held-for-sale	45,181,488	33,164,636	28,338,280	23,106,316			36.23	169.87
Real estate loans secured by 1–4 family	3,916,802	3,188,585	2,600,441	2,289,236			22.84	155.46
Commercial real estate loans	282,529	354,527	266,647	269,638			-20.31	24.70
Construction and land development	84,215	151,353	147,113	141,214			-44.36	-30.57
Multifamily	3,965	5,916	6,797	6,483			-32.98	-46.64
Nonfarm nonresidential	194,349	197,258	112,737	121,941			-1.47	98.63
Real estate loans secured by farmland	740,253	724,757	616,143	558,872			2.14	33.64
Total investment securities	47,785,786	27,917,065	23,300,839	23,787,338			71.17	89.80
U.S. Treasury securities	4,469,727	6,894,010	4,738,259	6,840,503			-35.17	-61.73
US agency securities (excluding mortgage-backed securities)	639,573	618,275	1,725,107	2,227,106			3.44	-80.23
Municipal securities	3,635,194	1,785,951	1,575,421	743,761			103.54	5278.54
Mortgage-backed securities	38,735,996	18,550,590	15,232,887	13,900,480			108.81	280.32
Asset-backed securities	0	0	0	0				
Other debt securities	24,492	9,039	5,811	0			170.96	
Mutual funds and equity securities	280,804	59,200	23,354	75,488			374.33	2420.68
Available-for-sale securities	30,912,438	14,014,919	7,790,043	11,123,883			120.57	88.65
U.S. Treasury securities	4,469,727	6,894,010	4,738,259	6,840,503			-35.17	-61.73
US agency securities (excluding mortgage-backed securities)	237,308	99,547	1,084,117	1,567,127			138.39	-91.18
Municipal securities	0	0	0	0				
Mortgage-backed securities	26,180,911	7,012,323	1,961,856	2,640,765			273.36	1204.34
Asset-backed securities	0	0	0	0				
Other debt securities	24,492	9,039	5,811	0			170.96	
Mutual funds and equity securities	0	0	0	75,488			-100.00	
Held-to-maturity securities appreciation (depreciation)	624,326	272,327	-299,206	-115,176			129.26	
Available-for-sale securities appreciation (depreciation)	667,542	120,572	-72,269	-10,344			453.65	13783.99
Structured notes, fair value	0	0	0	0				
Pledged securities	4,623,921	3,194,090	3,593,495	2,941,114			44.76	107.81

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	4,451,921	3,175,766	3,156,439	4,255,096		40.18	24.66
NOW, ATS and transaction accounts	216,985	21,992	21,704	29,418		886.65	1140.20
Time deposits less brokered deposits) < \$250K.....	7,120	8,040	8,459	10,329		-11.44	
MMDA and other savings accounts	89,370,911	52,558,046	41,483,599	36,621,507		70.04	174.18
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	94,046,937	55,763,844	44,670,201	40,916,350		68.65	159.84
Time deposits of \$250K or more	45,934	25,820	17,074	20,605		77.90	
Foreign deposits	8,425,853	6,348,604	4,735,285	3,324,843		32.72	189.45
Federal funds purchased and repos.....	0	0	319,414	330,000		-100.00	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	21,459	18,596	312,380	705,557		15.40	-96.69
Other borrowings w/remaining maturity over 1 year	0	217,977	0	0		-100.00	
Brokered deposits < \$250K	0	0	0	0			
Noncore funding	8,493,246	6,610,997	5,384,153	4,381,005		28.47	127.35
Trading liabilities	216,912	135,830	96,956	306,187		59.69	62.11
Subordinated notes and debentures + trust preferred securities.....	843,628	347,987	696,465	695,492		142.43	5.89
Other liabilities	4,012,232	1,904,277	907,871	600,118		110.70	694.79
Total liabilities	107,612,955	64,762,935	51,755,646	46,899,152		66.16	160.15
Equity Capital							
Perpetual preferred stock (including surplus).....	340,138	340,138	0	0		0.00	
Common stock	52	52	53	53		0.00	0.00
Common surplus.....	1,585,244	1,470,071	1,378,438	1,314,377		7.83	33.32
Retained earnings.....	5,671,749	4,575,601	3,791,838	2,866,837		23.96	184.49
Accumulated other comprehensive income	622,517	84,445	-54,120	-1,472		637.19	3941.27
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	8,219,700	6,470,307	5,116,209	4,179,795		27.04	157.02
Noncontrolling (minority) interest in subsidiaries	213,791	150,773	148,634	139,620		41.80	58.25
Total equity capital, including minority interest	8,433,491	6,621,080	5,264,843	4,319,415		27.37	153.01
Total liabilities and capital	116,046,446	71,384,015	57,020,489	51,218,567		62.57	159.62
Memoranda							
Non-interest-bearing deposits.....	67,056,156	41,222,031	39,197,083	36,663,221		62.67	117.20
Interest-bearing deposits.....	35,462,568	20,916,237	10,225,477	7,598,577		69.55	328.54
Total deposits	102,518,724	62,138,268	49,422,560	44,261,798		64.98	161.88
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,470,307	5,116,209	4,179,795	3,642,554			
Accounting restatements	-35,049	-583	0	0			
Net income	1,208,368	1,136,856	973,840	490,506			
Net sale of new perpetual preferred stock	0	340,138	0	0			
Net sale of new common stock	55,153	-266,835	-83,061	71,637			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	5,958	0	0			
Less: Dividends declared	17,150	0	0	0			
Change in other comprehensive income	538,071	138,564	-52,648	-24,902			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	98,283	0			
Holding company equity capital, ending balance	8,219,700	6,470,307	5,116,209	4,179,795			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	4.26	36.22	6	5.98	37.78	11	6.11	37.19	10	6.09	35.54	11			
Percent of Total Assets															
Real estate loans	12.68	13.52	46	16.01	12.02	72	20.01	12.85	78	20.94	12.62	80			
Commercial and industrial loans	0.31	3.40	20	0.25	4.20	16	0.26	4.31	15	0.20	4.47	16			
Loans to individuals	0	0.03	31	0.05	0.04	80	0.06	0.05	83	0.05	0.06	78			
Loans to depository institutions and acceptances of other banks	0	0.19	23	0	0.24	30	0.01	0.30	37	0.01	0.21	41			
Agricultural loans.....	21.69	4.63	97	24.39	5.01	98	23.56	5	98	18.11	5.10	98			
Other loans and leases.....	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15	44.62	62.73	17			
Net loans and leases.....	40.86	15.55	99	35.93	14.60	97	36.18	14.63	97	40.22	14.83	97			
Debt securities over 1 year.....	0.24	0.05	91	0.08	0.06	70	0.04	0.06	56	0.15	0.06	77			
Mutual funds and equity securities	79.65	78.16	41	82.04	79.65	35	85.43	79.97	57	84.98	79.31	57			
Subtotal	14.33	7.51	87	7.95	3.06	88	5.07	3.04	78	3.25	3.46	58			
Interest-bearing bank balances	0.20	0.82	74	0.41	1.57	74	0.22	1.66	68	0.48	1.81	72			
Federal funds sold and reverse repos.....	0.08	1.68	7	3.10	1.91	79	4.64	1.96	85	6.08	1.86	89			
Debt securities 1 year or less	0.25	1.01	45	0.28	1.19	55	0.18	1.33	58	0.62	1.34	73			
Trading assets	94.51	91.05	89	93.78	89.53	90	95.54	89.74	94	95.41	89.84	95			
Total earning assets.....	0.63	1.07	15	0.96	1.14	37	0.92	1.21	30	1.82	1.22	87			
Non-interest cash and due from depository institutions.....	0	0.02	16	0	0.03	4	0	0.04	2	0	0.05	3			
Other real estate owned.....	4.87	7.82	15	5.27	9.27	10	3.54	8.98	4	2.78	8.86	1			
Memoranda															
Short-term investments	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73	9.81	8.69	70			
U.S. Treasury securities.....	3.85	0.84	86	9.66	1.03	97	8.31	1.04	96	13.36	1.02	98			
US agency securities (excluding mortgage-backed securities)	0.55	0.63	61	0.87	0.54	70	3.03	0.69	89	4.35	0.75	92			
Municipal securities	3.13	1.69	75	2.50	1.34	76	2.76	1.62	73	1.45	1.60	57			
Mortgage-backed securities	33.38	11.75	99	25.99	11.44	96	26.71	11.13	96	27.14	11.06	96			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.02	0.42	34	0.01	0.39	33	0.01	0.41	31	0	0.38	10			
Loans held-for-sale.....	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6			
Loans held for investment	38.93	61.72	10	46.46	63.50	15	49.70	63.93	15	45.11	62.63	17			
Real estate loans secured by 1–4 family	3.38	11.91	15	4.47	13.29	17	4.56	13.46	15	4.47	13.44	16			
Revolving	0.04	1.66	13	0.08	2.07	16	0.12	2.27	15	0.12	2.40	14			
Closed-end, secured by first liens	3.34	9.81	20	4.39	10.69	24	4.44	10.57	23	4.35	10.35	22			
Closed-end, secured by junior liens	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4			
Commercial real estate loans	0.24	22.22	4	0.50	22.23	6	0.47	21.58	7	0.53	19.88	10			
Construction and land development.....	0.07	3.40	6	0.21	3.44	11	0.26	3.51	12	0.28	3.25	14			
Multifamily.....	0	3.12	4	0.01	3.01	5	0.01	2.72	5	0.01	2.54	7			
Nonfarm nonresidential	0.17	14.72	4	0.28	14.69	6	0.20	14.44	6	0.24	13.30	9			
Real estate loans secured by farmland.....	0.64	0.33	76	1.02	0.36	81	1.08	0.41	80	1.09	0.32	85			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	10.93	57.15	4	12.87	57.46	7	12.29	56.49	5	13.49	54.84	7			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	8.67	19.43	20	9.61	20.75	19	9.18	21.10	18	9.91	21.45	20			
Real estate loans secured by 1–4 family.....	0.09	2.64	14	0.17	3.15	15	0.25	3.50	15	0.26	3.77	16			
Revolving	8.58	16.59	24	9.45	17.39	23	8.93	17.39	19	9.65	17.41	22			
Closed-end.....	0.63	34.63	4	1.07	33.52	6	0.94	32.14	6	1.17	29.99	9			
Construction and land development.....	0.19	5.26	7	0.46	5.09	11	0.52	5.20	10	0.61	4.90	11			
1–4 family.....	0	0.93	5	0	0.94	7	0	1.02	14	0	0.89	7			
Other.....	0.19	4.19	7	0.46	4.02	11	0.52	4.05	11	0.61	3.90	12			
Multifamily.....	0.01	4.96	4	0.02	4.69	5	0.02	4.10	5	0.03	3.84	9			
Nonfarm nonresidential	0.43	22.93	4	0.59	22.15	6	0.40	21.40	6	0.53	20.03	8			
Owner-occupied.....	0.33	7.68	10	0.38	7.72	13	0.19	8.03	10	0.24	7.58	12			
Other.....	0.10	14.95	4	0.22	14.34	5	0.21	13.38	6	0.29	12.45	9			
Real estate loans secured by farmland.....	1.64	0.54	82	2.19	0.55	85	2.17	0.63	84	2.42	0.51	87			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0.11	0.11	82	0.12	0.12	84	0.12	0.17	79			
Commercial and industrial loans	32.56	22.17	84	34.46	19.53	86	40.26	20.32	92	46.41	20.53	96			
Loans to individuals	0.78	6.13	25	0.55	7.13	15	0.52	7.36	15	0.44	7.61	15			
Credit card loans	0	0.65	47	0	0.81	45	0	1.02	44	0	1.12	42			
Agricultural loans.....	0	0.32	24	0	0.37	29	0.02	0.46	40	0.02	0.33	42			
Other loans and leases.....	55.72	9.09	96	52.50	9.85	95	47.40	9.66	94	40.15	10.32	91			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	61.23	381.27	8	65.04	391.26	10	63.19	379.80	9	69.26	366.85	10			
Real estate loans secured by 1–4 family.....	48.55	125.03	20	48.59	138.18	16	47.17	137.84	16	50.85	138.55	18			
Revolving	0.53	17.42	13	0.84	21.26	16	1.28	23.33	14	1.32	25.05	14			
Closed-end.....	48.02	106.14	24	47.75	115.20	21	45.90	112.79	22	49.53	111.69	24			
Commercial real estate loans	3.50	234.65	3	5.40	229.44	5	4.84	219.72	5	5.99	204.45	9			
Construction and land development.....	1.04	35.62	6	2.31	34.95	10	2.67	35.36	11	3.14	32.91	13			
1–4 family.....	0	6.34	5	0	6.61	6	0.01	7.04	13	0	6.16	6			
Other.....	1.04	28.16	7	2.31	27.32	10	2.66	27.26	11	3.14	26.01	13			
Multifamily.....	0.05	32.74	3	0.09	31.04	4	0.12	27.85	5	0.14	25.95	7			
Nonfarm nonresidential	2.41	155.06	3	3.01	152.10	5	2.05	147.22	5	2.71	137.03	8			
Owner-occupied.....	1.84	52.37	10	1.91	53.07	12	0.97	54.89	12	1.22	51.62	13			
Other.....	0.57	100.54	3	1.10	97.41	5	1.08	91.80	5	1.49	84.09	9			
Real estate loans secured by farmland.....	9.18	3.44	80	11.04	3.60	83	11.18	4.02	81	12.41	3.31	87			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0.55	0.44	81	0.64	0.54	83	0.60	0.68	80			
Commercial and industrial loans	182.37	139.91	71	174.15	122.02	75	206.95	128.82	79	238.24	126.55	90			
Loans to individuals	4.39	37.47	25	2.76	43.51	16	2.67	42.67	16	2.28	44.83	17			
Credit card loans	0	3.30	47	0.01	4.34	45	0.01	5.31	44	0.02	5.73	42			
Agricultural loans.....	0.01	1.88	24	0.02	2.18	29	0.12	2.72	38	0.11	1.88	41			
Other loans and leases.....	312.03	49.54	96	265.34	52.44	97	243.66	51.79	98	206.08	52.78	97			
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.30	27.32	4	0.69	26.45	5	0.75	24.79	6	0.93	23.09	8			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	1.66	183.76	3	3.50	178.57	4	3.87	167.93	5	4.77	156.17	9			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	3.50	240.85	3	5.40	236.10	4	4.84	225.98	5	5.99	210.40	8			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73	9.81	8.69	70			
Liquid assets	53.19	26.22	89	46.10	22.44	88	44.44	22.72	87	51.01	24.04	88			
Investment securities.....	41.18	17.85	99	39.11	16.99	97	40.86	17.27	97	46.44	17.35	98			
Net loans and leases.....	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15	44.62	62.73	17			
Net loans, leases and standby letters of credit	41.12	62.48	10	49.89	64.84	15	53.11	65.07	16	48.38	63.89	17			
Core deposits	81.04	70.67	85	78.12	63.09	88	78.34	62.13	90	79.89	61.26	92			
Noncore funding	7.32	14.13	30	9.26	19.36	25	9.44	21.34	15	8.55	22.32	15			
Time deposits of \$250K or more	0.04	2.11	4	0.04	2.94	6	0.03	2.89	5	0.04	2.57	5			
Foreign deposits	7.26	0.36	95	8.89	0.43	95	8.30	0.47	94	6.49	0.54	92			
Federal funds purchased and repos.....	0	1.47	10	0	1.94	9	0.56	1.97	37	0.64	2.23	36			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold).....	-0.20	0.54	14	-0.41	0.48	15	0.34	0.54	42	0.16	0.73	36			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.02	1.24	23	0.03	3.01	9	0.55	3.67	21	1.38	3.96	32			
Earning assets that reprice within 1 year	44.79	39.38	62	45.79	39.29	72	45.76	40.29	71	40.24	41.61	44			
Interest-bearing liabilities that reprice within 1 year.....	5.01	8.20	37	6.48	10.19	24	6.07	10.01	31	4.41	8.46	26			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	39.78	29.11	74	39.31	26.63	84	39.69	27.38	78	35.83	29.77	61			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8	-1.48	17.03	7			
Net short-term noncore funding dependence	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12	-9.08	4.83	11			
Short-term investment / Short-term noncore funding	2,412.07	184.19	98	4,179.87	77.77	99	839.64	66.46	98	468.45	74.86	97			
Liquid assets - short-term noncore funding / Nonliquid assets.....	112.33	28.18	93	85.04	16.97	93	77.85	16.04	92	99.84	18.16	93			
Net loans and leases / Total deposits	43.63	79.43	3	52.88	90.31	4	56.77	90.08	5	51.63	90.14	5			
Net loans and leases / Core deposits	47.57	88.34	2	58.93	103.93	3	62.81	105	4	55.85	105.65	2			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	8.12	1.57	97	4.35	0.72	97	-5.72	-0.82	3	-2.71	-0.31	4			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	8.68	4.31	86	1.93	1.36	69	-1.38	-1.98	69	-0.24	-0.77	66			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.02			0			-0.05			-0.08					
Percent of Investment Securities															
Held-to-maturity securities	34.72	11.38	85	49.59	12.67	92	66.47	16.19	98	53.24	15.76	92			
Available-for-sale securities	64.69	87.23	13	50.20	85.40	7	33.43	81.88	1	46.76	84.24	7			
U.S. Treasury securities.....	9.35	4.72	81	24.69	6.15	88	20.34	6.99	83	28.76	6.96	89			
US agency securities (excluding mortgage-backed securities)	1.34	4.01	46	2.21	3.49	54	7.40	4.02	78	9.36	4.42	80			
Municipal securities	7.61	9.83	55	6.40	7.75	56	6.76	9.16	52	3.13	9.31	38			
Mortgage-backed securities.....	81.06	66.64	69	66.45	67.43	47	65.37	65.45	44	58.44	65.34	34			
Asset-backed securities.....	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0.05	3.01	28	0.03	2.94	27	0.02	2.79	25	0	2.57	9			
Mutual funds and equity securities	0.59	0.35	74	0.21	0.40	55	0.10	0.42	44	0.32	0.51	54			
Debt securities 1 year or less	0.19	10.55	3	7.92	11.86	51	11.35	11.91	61	13.09	11.79	61			
Debt securities 1 to 5 years	8.06	17.03	38	30.78	17.94	76	40.07	19.18	83	54.96	18.80	92			
Debt securities over 5 years.....	91.16	69.86	81	61.09	66.02	37	48.48	64.73	31	31.64	64.73	15			
Pledged securities	9.68	35.67	19	11.44	30.57	23	15.42	33.30	25	12.36	34.58	18			
Structured notes, fair value.....	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	107.30	183.32	45	44.49	26.69	70	12.66	6.77	61	5.68	19.19	50			
Investment securities.....	71.17	23.62	89	19.81	11.75	75	-2.05	9.42	26	12.99	8.45	70			
Core deposits	68.65	26.88	93	24.83	11.23	85	9.17	7.29	66	13.18	12.19	59			
Noncore funding	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74	30.75	5.59	80			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	28,975,133	21,874,057	16,734,357	15,573,307	
Commit: Secured commercial real estate loans	127,915	73,004	119,996	100,717	
Commit: Unsecured real estate loans	66	0	0	0	
Credit card lines (reported semiannually, June/Dec)	1,554,934	1,271,266	962,222	759,617	
Securities underwriting	0	0	0	0	
Standby letters of credit	2,986,772	2,757,095	2,225,449	1,929,043	
Commercial and similar letters of credit	4,172	6,284	11,298	11,616	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	156,684	70,762	104,640	5,984	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	61,586	
Credit derivative contracts w/ purchased credit protection-investment grade	156,684	70,762	104,640	67,570	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,094,291	6,294,684	1,232,688	721,000	
Futures and forward foreign exchange	16,517,700	9,303,393	5,675,850	4,965,626	
Written options contracts (foreign exchange)	104,019	159,694	94,314	102,744	
Purchased options contracts (foreign exchange)	104,019	159,694	94,314	102,744	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	253,153	225,893	223,532	211,253	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.97	22.01	68	30.64	23.52	76	29.35	24.05	70	30.41	24.03	74			
Standby letters of credit	2.57	0.71	92	3.86	0.84	92	3.90	0.92	93	3.77	0.96	92			
Commercial and similar letters of credit	0	0.02	51	0.01	0.02	59	0.02	0.02	64	0.02	0.03	62			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.35	62	0.10	0.42	62	0.18	0.52	68	0.01	0.30	60			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0.12	0.55	70			
Credit derivative contracts w/ purchased credit protection-investment grade	0.14	0.25	73	0.10	0.30	73	0.18	0.52	76	0.13	0.19	77			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	15.57	48.62	40	22.61	68.47	54	12.84	65.81	39	11.92	75.35	38			
Interest rate contracts	0.94	34.36	5	8.82	47.31	26	2.16	43.84	12	1.41	53.66	10			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	0.94	20.83	10	8.82	28.86	30	2.16	26.74	17	1.41	25.60	14			
Foreign exchange contracts	14.41	6.01	89	13.48	10.12	88	10.28	10.92	89	10.10	9.40	88			
Futures and forward foreign exchange contracts	14.23	3.47	90	13.03	5.23	90	9.95	5.22	89	9.69	4.53	89			
Written options contracts (foreign exchange)	0.09	0.03	83	0.22	0.05	88	0.17	0.14	86	0.20	0.06	88			
Purchased options contracts (foreign exchange)	0.09	0.04	83	0.22	0.08	88	0.17	0.13	86	0.20	0.06	88			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0.22	1.86	72	0.32	3.32	73	0.39	4.08	73	0.41	3.81	71			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0.22	0.37	83	0.32	0.94	81	0.39	1.29	83	0.41	1.12	79			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	77.78	42.82	82	73.14	45.53	80	65.32	44.93	78	73.63	46.60	81			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	18,073,182	16,143,358	7,320,698	6,103,367	
Interest rate contracts	1,094,291	6,294,684	1,232,688	721,000	
Foreign exchange contracts.....	16,725,738	9,622,781	5,864,478	5,171,114	
Equity, commodity, and other contracts	253,153	225,893	223,532	211,253	
Derivatives Position					
Futures and forwards	16,517,700	9,303,393	5,675,850	4,965,626	
Written options	104,019	159,694	94,314	102,744	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	104,019	159,694	94,314	102,744	
Purchased options	357,172	385,587	317,846	313,997	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	357,172	385,587	317,846	313,997	
Swaps	1,094,291	6,294,684	1,232,688	721,000	
Held for trading.....	17,164,889	15,615,576	6,659,463	5,414,048	
Interest rate contracts	1,094,291	6,294,684	1,232,688	721,000	
Foreign exchange contracts.....	16,070,598	9,320,892	5,426,775	4,693,048	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	908,293	527,782	661,235	689,319	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	655,140	301,889	437,703	478,066	
Equity, commodity, and other contracts	253,153	225,893	223,532	211,253	
Derivative contracts (excluding futures and FX 14 days or less)	20,014,953	16,711,968	7,247,647	6,056,578	
One year or less	17,130,995	9,578,193	4,438,322	4,102,802	
Over 1 year to 5 years	1,955,159	5,985,715	2,349,820	1,489,476	
Over 5 years	928,799	1,148,060	459,505	464,300	
Gross negative fair value (absolute value)	236,778	137,760	97,763	108,560	
Gross positive fair value.....	488,269	332,814	258,139	232,140	
Held for trading.....	284,526	167,341	104,134	107,963	
Non-traded.....	203,743	165,473	154,005	124,177	
Current credit exposure on risk-based capital derivative contracts	284,831	167,341	108,901	108,389	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	6.05	94.10	2	38.99	93.44	4	16.84	92.91	3	11.81	92.20	4			
Foreign exchange contracts	92.54	3.49	97	59.61	3.20	95	80.11	3.39	97	84.73	3.53	97			
Equity, commodity, and other contracts	1.40	1.17	77	1.40	1.64	74	3.05	1.93	76	3.46	1.94	76			
Futures and forwards	91.39	14.05	96	57.63	13.49	91	77.53	12.78	95	81.36	13.23	94			
Written options	0.58	8.18	18	0.99	5.91	25	1.29	6.60	31	1.68	6.68	35			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	0.58	7.73	19	0.99	5.10	26	1.29	5.49	35	1.68	5.27	38			
Purchased options	1.98	3.42	59	2.39	4.42	59	4.34	4.19	62	5.14	4.73	63			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	1.98	2.86	63	2.39	3.35	62	4.34	3.20	67	5.14	3.32	69			
Swaps	6.05	68.76	10	38.99	69.75	17	16.84	70.34	11	11.81	68.94	13			
Held for trading	94.97	43.53	82	96.73	44.16	83	90.97	46.31	73	88.71	46.32	71			
Interest rate contracts	6.05	36.62	41	38.99	37.24	48	16.84	38.40	42	11.81	37.84	40			
Foreign exchange contracts	88.92	1.60	97	57.74	1.60	96	74.13	1.85	97	76.89	2.10	97			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	5.03	56.47	17	3.27	55.84	16	9.03	53.69	26	11.29	53.68	28			
Interest rate contracts	0	53.82	3	0	52.22	2	0	50.60	2	0	51.23	4			
Foreign exchange contracts	3.62	0.46	91	1.87	0.34	90	5.98	0.57	93	7.83	0.60	94			
Equity, commodity, and other contracts	1.40	0.10	92	1.40	0.13	91	3.05	0.16	94	3.46	0.21	94			
Derivative contracts (excluding futures and forex 14 days or less)	110.74	91.48	90	103.52	93.86	87	99	94.47	63	99.23	95.63	62			
One year or less	94.79	32.05	90	59.33	32.17	74	60.63	32.51	76	67.22	31.96	81			
Over 1 year to 5 years	10.82	27.06	24	37.08	30.45	60	32.10	31.16	52	24.40	31.85	39			
Over 5 years	5.14	29.56	17	7.11	28.09	21	6.28	28.71	23	7.61	29.43	23			
Gross negative fair value (absolute value)	1.31	1.55	53	0.85	0.83	53	1.34	0.72	93	1.78	0.69	95			
Gross positive fair value	2.70	2.23	64	2.06	1.19	84	3.53	0.85	97	3.80	0.71	97			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.07	50	0.02	0.06	62	0.02	0.06	55	0.03	0.06	66			
Gross positive fair value (X)	0.06	0.09	54	0.05	0.07	69	0.05	0.06	77	0.05	0.06	79			
Held for trading (X)	0.04	0.07	50	0.03	0.06	61	0.02	0.05	69	0.03	0.05	73			
Non-traded (X)	0.03	0.02	77	0.03	0.01	84	0.03	0.01	92	0.03	0.01	92			
Current credit exposure (X)	0.04	0.06	46	0.03	0.05	50	0.02	0.04	65	0.03	0.04	72			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.44	0.85	45	0.36	0.73	54	0.28	0.53	72	0.33	0.53	72			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	304,924	280,903	255,024	225,366	
Gross losses	102,905	92,602	67,917	66,632	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	29,018	21,037	11,443	8,487	
Net losses	73,887	71,565	56,474	58,145	
Provision for loan and lease losses	189,226	94,183	84,291	85,939	
Adjustments	27,502	1,403	-1,938	1,864	
Ending balance	447,765	304,924	280,903	255,024	
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64	0.18	0.16	63			
Provision for loan and lease losses / Average loans and leases	0.51	0.82	27	0.31	0.24	70	0.33	0.24	77	0.41	0.28	83			
Provision for loan and lease losses / Net loan and lease losses	256.10	487.86	34	131.60	130.58	64	149.26	134.68	68	147.80	143.18	72			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65	1.10	0.98	65			
Allowance for loan and lease losses / Total loans and leases	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67	1.10	0.96	66			
Allowance for loan and lease losses / Net loans and leases losses (X)	6.06	11.58	43	4.26	8.03	47	4.97	7.54	53	4.39	8.39	46			
Allowance for loan and lease losses / Nonaccrual assets	429.54	299.17	78	297	218.72	78	298.38	214.03	76	213.87	178.03	69			
ALLL / 90+ days past due + nonaccrual loans and leases	429.54	244.34	85	295.95	151.73	86	292.28	160.51	85	213.53	136.22	78			
Gross loan and lease losses / Average loans and leases	0.28	0.34	52	0.31	0.28	66	0.27	0.30	58	0.32	0.33	59			
Recoveries / Average loans and leases	0.08	0.07	66	0.07	0.08	54	0.04	0.09	31	0.04	0.09	25			
Net losses / Average loans and leases	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65	0.27	0.24	71			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	31.34	33.98	54	30.97	36.22	52	17.17	41.30	11	8.76	33.49	10			
Earnings coverage of net loan and lease losses (X)	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70	16.52	19.67	61			
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.04	37	0.02	0.01	68	0	0.02	40	-0.02	0.02	14			
Real estate loans secured by 1-4 family	0.01	0.01	64	0.03	0.01	76	0	0.01	35	-0.02	0.03	13			
Revolving	0.99	0.01	96	1.72	0.02	96	0	0.03	37	-0.86	0.09	2			
Closed-end	0	0	57	0	0	56	0	0.01	44	0	0.02	36			
Commercial real estate loans	0	0.07	17	0	0.01	38	0	0.01	47	-0.01	0.01	31			
Construction and land development	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	63			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	64			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0	0.11	14	0	0.02	38	0	0.02	35	-0.02	0.03	16			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other	0	0.08	24	0	0.01	40	0	0.01	44	-0.02	0.01	14			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.50	0.47	61	0.61	0.37	79	0.49	0.31	73	0.54	0.39	73			
Loans to individuals	0.27	1.13	17		1.17			1.16			1.25				
Credit card loans	-15	2.92	2	3.58	3.11	59	-5.16	2.92	4	10.04	2.92	95			
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	10	0.01	0.15	37	0.01	0.14	42	0.02	0.15	41			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016					
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases		51,882		77,771		138,032		156,088						
90+ days past due loans and leases		0		365		1,964		191						
Nonaccrual loans and leases		104,244		102,668		94,143		119,241						
Total past due and nonaccrual loans and leases		156,126		180,804		234,139		275,520						
Restructured 30–89 days past due		0		3,870		0		0						
Restructured 90+ days past due		0		0		0		0						
Restructured nonaccrual		56,529		76,991		52,056		76,325						
Total restructured loans and leases		56,529		80,861		52,056		76,325						
30–89 days past due loans held for sale		0		0		0		0						
90+ days past due loans held for sale		0		0		0		0						
Nonaccrual loans held for sale		0		0		0		0						
Total past due and nonaccrual loans held for sale		0		0		0		0						
Restructured loans and leases in compliance		2,886		28,120		31,639		71,468						
Other real estate owned		1,179		0		0		0						
Other Assets														
30–89 days past due		0		0		0		0						
90+ days past due		0		0		0		0						
Nonaccrual		0		0		0		0						
Total other assets past due and nonaccrual		0		0		0		0						
Percent of Loans and Leases														
30–89 days past due loans and leases	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63	0.68	0.47	82		
90+ days past due loans and leases	0	0.12	9	0	0.15	18	0.01	0.17	23	0	0.20	13		
Nonaccrual loans and leases	0.23	0.66	10	0.31	0.51	30	0.33	0.54	25	0.52	0.63	44		
90+ days past due and nonaccrual loans and leases	0.23	0.85	7	0.31	0.71	17	0.34	0.75	16	0.52	0.88	27		
30–89 days past due restructured	0	0.01	16	0.01	0.01	64	0	0.02	12	0	0.02	13		
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25		
Nonaccrual restructured	0.13	0.13	57	0.23	0.14	74	0.18	0.16	62	0.33	0.20	77		
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37		
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42		
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.11	0.40	13	0.23	0.43	27	0.49	0.44	63	0.68	0.47	82		
90+ days past due assets	0	0.12	8	0	0.15	15	0.01	0.18	21	0	0.20	12		
Nonaccrual assets	0.23	0.67	10	0.31	0.53	30	0.33	0.57	25	0.52	0.64	44		
30+ days past due and nonaccrual assets	0.35	1.29	4	0.55	1.19	13	0.83	1.26	31	1.19	1.39	49		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.09	0.52	6	0.14	0.44	14	0.17	0.48	12	0.23	0.54	18		
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.55	5	0.14	0.48	12	0.17	0.52	11	0.23	0.59	15		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.09	0.60	4	0.19	0.53	15	0.22	0.60	13	0.37	0.72	19		
Allowance for loan and lease losses	24.19	66.66	10	44.16	115.41	11	44.78	118.28	12	74.78	129.01	22		
Equity capital + allowance for loan and lease losses	1.25	4.97	8	1.99	4.28	21	2.33	4.79	22	4.30	5.78	29		
Tier 1 capital + allowance for loan and lease losses	1.33	6.05	5	2.05	5.65	17	2.28	6.16	14	4.24	7.35	19		
Loans and leases + other real estate owned	0.24	0.97	6	0.41	0.85	17	0.44	0.96	18	0.83	1.15	30		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.39	26	0.15	0.38	20	0.15	0.42	17	0.09	0.44	10			
	90+ days past due		0	0.16	14	0.01	0.16	37	0.04	0.22	48	0	0.26	10			
	Nonaccrual.....		0.14	0.76	10	0.13	0.46	13	0.11	0.57	10	0.07	0.69	6			
Commercial and industrial	30–89 days past due		0.11	0.23	38	0.55	0.31	79	0.67	0.30	85	0.40	0.32	67			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	35	0	0.05	31			
	Nonaccrual.....		0.66	0.75	50	0.85	0.83	59	0.79	0.76	58	1.09	0.93	62			
Individuals	30–89 days past due		0	0.83	4	0	0.83	5	0	0.84	5	0.73	0.97	40			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8			
Depository institution loans	30–89 days past due			0		0	0	47	0	0	47	0	0	0	46		
	90+ days past due			0		0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....			0		0	0	48	0	0	48	0	0	0	47		
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.11	0.18	58	0.05	0.20	44	0.42	0.17	81	1.19	0.20	90			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0	0.15	38	0	0.13	15	0	0.14	17	0	0.10	42			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.21	0.65	18	0.20	0.67	11	0.21	0.71	14	0.12	0.74	7			
	90+ days past due	0	0.33	16	0.01	0.31	38	0.06	0.46	44	0	0.49	12			
	Nonaccrual	0.16	0.89	12	0.17	0.73	13	0.15	0.86	10	0.10	0.97	8			
Revolving	30–89 days past due	4.95	0.48	97	0	0.45	5	0	0.50	5	3.09	0.61	96			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	1.68	1.13	77	4.59	1	93	1.14	1.17	73	1.43	1.17	72			
Closed-end	30–89 days past due	0.16	0.65	9	0.20	0.70	12	0.21	0.75	15	0.04	0.79	4			
	90+ days past due	0	0.38	17	0.01	0.35	42	0.06	0.53	47	0	0.57	13			
	Nonaccrual	0.14	0.87	12	0.09	0.70	9	0.12	0.84	9	0.06	0.96	5			
Junior lien	30–89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8			
Commercial real estate	30–89 days past due	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0.35	0.62	39	0	0.23	5	0	0.28	4	0	0.34	4			
Construction and development	30–89 days past due	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.19	12	0	0.24	8			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.15	15	0	0.18	10			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0.51	0.80	45	0	0.28	5	0	0.30	5	0	0.38	5			
Owner Occupied	30–89 days past due	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.51	0.27	81	0	0.16	7	0	0.17	6	0	0.21	7			
Other	30–89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8			
Farmland	30–89 days past due	0	0.11	30	0.03	0.23	52	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30–89 days past due	0	0.95	7	0	1.19	6	0	1.22	6	0	1.08	5			
	90+ days past due	0	0.63	13	0	0.78	12	0	0.73	11	0	0.75	9			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,585,296	1,470,123	1,378,491	1,314,430											
Retained earnings	5,743,769	4,575,601	3,791,838	2,866,837											
Accumulated other comprehensive income (AOCI)	622,517	84,445	-54,120	-1,472											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	7,951,582	6,130,169	5,116,209	4,179,795											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	202,165	187,240	0	0											
Accumulated other comprehensive income-related adjustments	611,411	85,185	-51,061	-2,520											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	7,138,006	5,857,744	5,167,270	4,182,315											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	7,138,006	5,857,744	5,167,270	4,182,315											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	340,138	340,138	0	0											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	213,791	59,560	64,206	64,291											
Additional tier 1 capital before deductions	553,929	399,698	64,206	64,291											
Less: Additional tier 1 capital deductions	0	0	0	0											
Additional tier 1 capital	553,929	399,698	64,206	64,291											
Tier 1 Capital	7,691,935	6,257,442	5,231,476	4,246,606											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	483,494	372,580	336,086	306,794											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				18,142											
Tier 2 capital before deductions	483,494	372,580	336,086	324,936											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	483,494	372,580	336,086	324,936											
Exited advanced approach tier 2 capital															
Total capital	8,175,429	6,630,022	5,567,562	4,571,542											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	103,417,060	69,265,893	57,714,791	50,903,455											
Less: Deductions from common equity tier 1 capital	202,165	187,240	0	0											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	103,214,895	69,078,653	57,714,791	50,903,455											
Total risk-weighted assets	64,680,666	46,577,485	38,527,853	32,736,959											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	11.04	12.35	32	12.58	12.11	66	13.41	12.09	78	12.78	12.16	70			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	11.89	13.08	31	13.43	12.78	69	13.58	12.85	73	12.97	12.95	58			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	12.64	15.23	10	14.23	14.36	58	14.45	14.45	63	13.96	14.63	46			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31	8.34	9.53	18			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0						
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		0			0			0			0						
Total property and casualty equity		0			0			0			0						
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		0			0			0			0						
Total property and casualty		0			0			0			0						
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		0			0			0			0						
Other insurance activities income		0			0			0			0						
Insurance and reinsurance underwriting income		0			0			0			0						
Premiums		0			0			0			0						
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			0			0						
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		0			0			0			0						
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	BHC	Peer # 1	Pct	BHC	Peer # Pct												
	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35					
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23						
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77						
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52						
Insurance activities revenue / Adjusted operating income	BHC	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9					
Premium income / Insurance activities revenue		2.84			7.32			4.86			4.64						
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04						
Other premium income / Total premium income		61.77			65.09			55.46			56.96						
Insurance underwriting net income / Consolidated net income	BHC	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43					
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74						
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99						
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48						
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets	BHC	0	0	44	0	0	42	0	0	42	0	0	41				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	BHC	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		193,480			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0.17	0.75	84	0	1.39	34	0	1.79	34	0	1.54	32					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	5,601,311	3,790,958	2,781,565	2,236,506	
Real estate loans.....	20,320	18,907	6,932	13,376	
Commercial and industrial loans	1,677,857	1,573,612	1,675,706	1,533,779	
Loans to depository institutions and other banks acceptances	0	36,130	35,201	26,943	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	1	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	3,903,133	2,162,309	1,063,726	662,408	
Lease financing receivables.....	0	0	0	0	
Debt securities	24,492	9,039	5,811	0	
Interest-bearing bank balances	1,646,458	823,852	675,932	528,742	
Total selected foreign assets	7,272,261	4,623,849	3,463,308	2,765,248	
Total foreign deposits	8,425,853	6,348,604	4,735,285	3,324,843	
Interest-bearing deposits	5,761,267	4,593,848	3,436,435	2,228,958	
Non-interest-bearing deposits	2,664,586	1,754,756	1,298,850	1,095,885	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans	3.11	0.87	82	3.58	1.25	80	3.24	1.17	79	2.54	1.08	80			
Cost: Interest-bearing deposits	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9	0.05	0.51	6			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	0.10	0.64	27	0.15	0.29	45	0.45	1.53	52		2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	47.75	-2.40	91	36.29	22.48	82	24.37	7.24	73	51.90	21.19	82			
Total selected assets	57.28	2.04	91	33.51	12.40	82	25.24	3.24	79	51.66	21.86	82			
Deposits	32.72	3.46	83	34.07	10.36	83	42.42	5	83	18.52	-0.77	75			

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Percent Change					
	1-Year	5-Year				
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
<hr/>						
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year 5-Year
Operating Income						
Income from bank subsidiaries	50,000	733,000	140,000	90,000		-93.18
Dividends	50,000	733,000	140,000	90,000		-93.18
Interest	0	0	0	0		
Management and service fees	0	0	0	0		
Other income	0	0	0	0		
Income from nonbank subsidiaries	32,390	27,265	21,659	19,883		18.80
Dividends	0	0	0	0		
Interest	1,414	1,683	0	0		-15.98
Management and service fees	30,976	25,582	21,659	19,883		21.09
Other income	0	0	0	0		107.45
Income from subsidiary holding companies						
Dividends						
Interest						
Management and service fees						
Other income						
Total income from subsidiaries	82,390	760,265	161,659	109,883		-89.16
Securities gains (losses)	58,507	57,335	19,729	41,243		2.04
Other operating income	272,208	121,995	93,224	57,251		123.13
Total operating income	413,105	939,595	274,612	208,377		-56.03
Operating Expenses						
Personnel expenses	35,804	31,199	26,048	23,932		14.76
Interest expense	21,795	31,543	32,036	31,819		-30.90
Other expenses	85,058	63,514	44,926	42,377		33.92
Provision for loan and lease losses	-230	121	0	-119		
Total operating expenses	142,427	126,377	103,010	98,009		12.70
Income (loss) before taxes	357,005	816,086	169,515	110,368		-56.25
Applicable income taxes (credit)	145,790	40,219	14,383	-10,367		262.49
Extraordinary items				0		
Income before undistributed income of subsidiaries	211,215	775,867	155,132	120,735		-72.78
Equity in undistributed income of subsidiaries	997,153	360,989	818,708	369,771		176.23
Bank subsidiaries	776,243	303,618	793,641	356,769		155.66
Nonbank subsidiaries	220,910	57,371	25,067	13,002		285.06
Subsidiary holding companies	0	0	0	0		724.26
Net income (loss)	1,208,368	1,136,856	973,840	490,506		6.29
Memoranda						
Bank net income	826,243	1,036,618	933,641	446,769		-20.29
Nonbank net income	220,910	57,371	25,067	13,002		285.06
Subsidiary holding companies' net income	0	0	0	0		724.26

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		7,070,896	74.95	5,037,941	71.53	4,557,287	76.72	3,764,803				40.35	130.87
Common and preferred stock		7,068,964	74.93	5,034,095	71.48	4,554,813	76.68	3,762,542				40.42	131.08
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		1,932	0.02	3,846	0.05	2,474	0.04	2,261				-49.77	-47.74
Investment in nonbank subsidiaries		667,485	7.08	447,859	6.36	117,303	1.97	90,583				49.04	501.80
Common and preferred stock		666,997	7.07	432,073	6.13	116,968	1.97	90,540				54.37	515.07
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		395	0	15,246	0.22	0	0	0				-97.41	-83.74
Other receivables		93	0	540	0.01	335	0.01	43				-82.78	116.28
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		287	0	0	0	0	0	0				-96.14	
Securities		323,064	3.42	149,451	2.12	222,715	3.75	290,959				116.17	1161.87
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		670,738	7.11	800,926	11.37	553,049	9.31	456,528				-16.25	77.91
Cash and due from unrelated depository institution		0	0	0	0	0	0	797					
Premises, furnishings, fixtures and equipment		126,136	1.34	94,667	1.34	20,281	0.34	17,824				33.24	1059.76
Intangible assets		9,173	0.10	-13,089	-0.19	0	0	0					
Other assets		566,156	6	525,015	7.45	469,352	7.90	371,106				7.84	17.09
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		9,433,935	100.00	7,042,770	100.00	5,939,987	100.00	4,992,600				33.95	131.33
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	406	0.01	0	0	0				-100.00	
Borrowings with maturity over 1 year		0	0	87,594	1.24	0	0	0				-100.00	
Subordinated notes and debentures		843,628	8.94	347,987	4.94	696,465	11.73	695,492				142.43	21.62
Other liabilities		365,122	3.87	133,165	1.89	110,290	1.86	101,446				174.19	238.32
Balance due to subsidiaries and related institutions		5,485	0.06	3,311	0.05	17,023	0.29	15,867				65.66	-93.00
Total liabilities		1,214,235	12.87	572,463	8.13	823,778	13.87	812,805				112.11	37.98
Equity Capital		8,219,700	87.13	6,470,307	91.87	5,116,209	86.13	4,179,795				27.04	157.02
Perpetual preferred stock (income surplus)		340,138	3.61	340,138	4.83	0	0	0				0.00	
Common stock		52	0	52	0	53	0	53				0.00	0.00
Common surplus		1,585,244	16.80	1,470,070	20.87	1,378,438	23.21	1,314,377				7.83	33.32
Retained earnings		5,671,749	60.12	4,575,601	64.97	3,791,838	63.84	2,866,837				23.96	184.49
Accumulated other comprehensive income		622,517	6.60	84,446	1.20	-54,120	-0.91	-1,472				637.18	3941.27
Other equity capital components		0	0	0	0	0	0	0					
Total liabilities and equity capital		9,433,935	100.00	7,042,770	100.00	5,939,987	100.00	4,992,600				33.95	131.33
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0				-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0				-100.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	16.29	7.29	95	19.98	9.68	96	20.58	10.40	98	12.39	7.61	89			
Bank net income / Average equity investment in banks	13.94	7.45	89	21.47	10.51	94	22.72	11.19	96	12.39	8.74	80			
Nonbank net income / Average equity investment in nonbanks	42.31	9.75	92	15.85	7.89	74	24.94	7.10	92	12.68	4.73	77			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	68.38	88.16	15	91.18	82.22	27	95.87	82.56	26	91.08	80.64	30			
Nonbank net income / Parent net income	18.28	3.59	89	5.05	5.93	72	2.57	3.78	71	2.65	7.76	62			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	14.77	20.06	55	8.85	20.43	38	16.10	20.88	59	19.45	19.94	68			
Total debt / Equity capital	10.26	14.41	55	6.74	14.31	50	13.61	14.69	65	16.64	13.95	68			
Total debt + notes payable to subs that issued TPS / Equity capital	10.26	16.67	44	6.74	16.36	34	13.61	17.10	57	16.64	16.10	67			
Total debt + Loans guaranteed for affiliate / Equity capital	10.26	14.68	55	6.74	14.56	50	13.61	15.14	63	16.64	14.35	67			
Total debt / Equity capital – excess over fair value	10.26	14.52	55	6.74	14.51	50	13.61	14.81	65	16.64	14.10	68			
Long-term debt / Equity capital	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68	16.64	12.69	71			
Short-term debt / Equity capital	0	0.77	38	0.01	1.02	73	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	100	34.67	98	76.96	28.44	91	100	28.63	98	100	26.93	99			
Double Leverage															
Equity investment in subs / Equity capital	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7	92.18	102.10	12			
Total investment in subs / Equity capital	94.14	110.16	4	84.78	111.07	0	91.37	112.48	3	92.24	111.30	5			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.40	0.47	17	-0.88	0.36	7	-0.46	0.35	12	-0.67	0.52	14			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	172.50	136.59	73	717.28	177.68	97	258.63	162.34	87	227.95	141.81	83			
Cash from ops + noncash items + op expense / Op expense + dividend	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89	201.22	148.20	77			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	23.40	134.08	5	152.60	116.34	77	198.93	103.19	93	61.20	92.33	24			
Pretax operating income + interest expense / Interest expense	1,738.01	2,016.32	70	2,687.22	1,968.54	78	629.14	2,898.75	35	446.86	1,909.25	35			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,738.01	1,539.23	78	2,687.22	1,632.83	80	629.14	1,369.37	34	414.56	1,547.94	33			
Dividends + interest from subsidiaries / Interest expense + dividends	132.02	150.43	49	2,329.15	210.80	98	437.01	188.90	94	282.85	172.51	81			
Fees + other income from subsidiaries / Salary + other expenses	25.63	13.95	73	27.01	16.52	73	30.52	16.08	73	29.99	16.39	71			
Net income / Current part of long-term debt + preferred dividends (X)	70.46	35.64	85		57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.90	3.85	82	11.73	2.64	88	10.53	2.61	89	9.58	3.24	84			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.10	46		0.04			0.24			0.10				
Nonaccrual	0	1.03	40		0.54			6.54			7.38				
Total	0	1.13	37		0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.78	2.66	73	0.87	5.62	70	0.29	5.50	55	0.33	5.68	55			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.03	0.08	85	0.05	0.19	80	0.03	0.21	78	0.02	0.13	74			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	8.12	81.10	4	0	57.84	1	0	57.26	2	0	68.72	3			
Dividends declared / Net income.....	1.42	42.29	9	0	33.08	3	0	27.33	5	0	31.29	5			
Net income – dividends / Average equity.....	16.06	4.14	96	19.98	6.46	96	20.58	7.33	99	12.39	5.03	95			
Percent of Dividends Paid															
Dividends from bank subsidiaries	291.55	132.17	87		178.13			157.73			130.71				
Dividends from nonbank subsidiaries	0	3.41	23		7.53			7.13			12.57				
Dividends from subsidiary holding companies.....	0	4.85	44		21.40			16.86			18.99				
Dividends from all subsidiaries	291.55	174.85	83		260.40			215.26			196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	6.05	60.28	9	70.71	66.55	54	15	60.71	12	20.14	59	18			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	6.05	62.88	7	70.71	69.36	49	15	63.43	11	20.14	62.82	17			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13			
Interest income from nonbank subsidiaries.....	0.64	7.38	65	2.93	20.25	60	0	18.56	24	0	8.11	24			
Management and service fees from nonbank subsidiaries	14.02	0.86	94	44.59	1.92	95	86.40	2.96	95	152.92	0.85	97			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	14.66	79.84	29	47.52	150.41	28	86.40	99.33	49	152.92	165.35	73			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	12.10	69.76	20	78.01	67.32	35	50.98	65.18	29	43.19	59.17	31			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	12.10	82.20	13	78.01	78.80	27	50.98	74.20	23	43.19	69.23	27			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0.34	0.73	80	0.18	1.19	72	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	7.50	0.02	99	2.72	0.06	95	7.89	0.03	97	9.54	0.07	99			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	7.84	4.70	79	2.90	7.29	67	7.89	7.64	75	9.54	9.99	71			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13		0	83.37	12		87.87			83.68				
Loans and advances from subsidiaries / Total debt	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14			